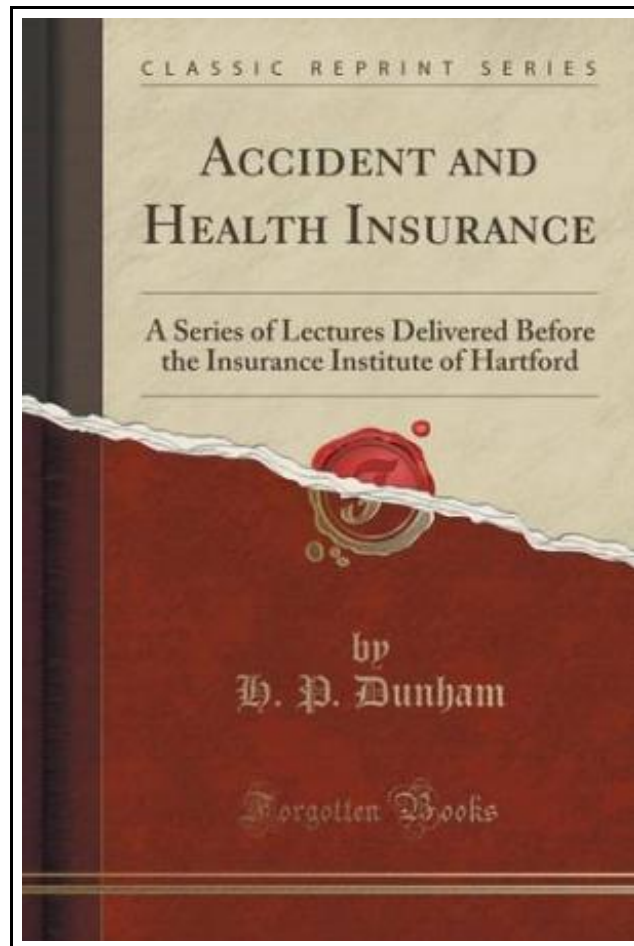


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Excerpt from Accident and Health Insurance: A Series of Lectures Delivered Before the Insurance Institute of Hartford As the acorn is to the oak, so is the old Railway Passengers of London to the Accident Insurance world of to-day; and William John Vian, the virtual Founder of the Company may rightly be entitled the Father of Accident Insurance as we know it. Mr. Vian, who was born in 1827 and entered the Company s service in 1849, became its Secretary in 1852, at which time the Company was transacting only Insurance against Railway Accidents, for which purpose, solely - as its name implies - it was originally founded in 1849. The system of Railway Accident Insurance was, as it still is by this Company in the British Isles, carried on by means of tickets for individual journeys, purchased at Railway Stations and costing from one penny to sixpence and by periodical tickets. This system speedily became popular and made its way, but Mr. Vian soon realised the fact that it was too narrow to constitute a paying commercial enterprise. Moreover the Capital (fully subscribed) of a Million Pounds was out of all proportion to the necessities of a business of such restricted scope, even when it should have attained its full possible growth. Immediately upon his appointment as Secretary, therefore - that is in 1852 - Mr. Vian persuaded his Board to apply to Parliament for further powers, the result being an Act, passed in the same year, enabling the Company to insure against Accidents of all kinds. These powers Mr. Vian developed year by year, with consummate ability creating and meeting the demand for personal Insurance...



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